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Teachers' Wages and Cost of Living.

An Investigation Pertaining to the Remuneration of Teachers in the State of Wisconsin as Related to the Cost of Living and the Efficiency of the Teaching Service.

CONDUCTED UNDER THE DIRECTION OF THE

WISCONSIN STATE TEACHERS' ASSOCIATION.

BULLETIN OF INFORMATION NO. 11.

ISSUED BY

C. P. CARY,

State Superintendent of Public Instruction.

MADISON

DEMOCRAT PRINTING COMPANY, STATE PRINTER

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PREFACE.

This investigation was begun in May, 1902, but owing to lack of means the matter was not pressed vigorously until after the State Meeting in December of that year, when provision was made for the support of the undertaking.

The committee of the previous year was continued. The following is the personnel of the committee:

A. H. Sage, Oshkosh State Normal School, Chairman.
Margaret Canty, Milwaukee Grade Schools.
F. B. Dell, Superintendent Schools, Jackson county.
Carrie Morgan, Superintendent Schools, Appleton.
Guy Nash, Grand Rapids.

A somewhat extended correspondence developed the fact that most of the members of the committee were so busily engaged with other lines of work that it would be practically impossible for them to give the committee work very much serious attention. The chairman was given a free hand both as regards the conduct of the investigation and as regards the writing of the report, so that whatever shortcomings and defects the report may exhibit must be charged to his account alone. I wish to say, however, that the members of the committee, one and all, gave such time as they could to the matter and were of especial assistance in the review and collation of the papers. Miss Canty especially gave much valuable time to the careful collation of the data from the Milwaukee papers.

Oshkosh, May, 1904.

A. H. Sage,
Chairman.

TEACHERS' WAGES AND COST OF LIVING.

THE PROBLEM STATED.

There is a widespread and growing feeling on the part of the more discerning portion of the American people that our schools are not performing the work for which they were designed with the greatest efficiency. Our newspapers and magazines teem with articles bearing on the subject in all its phases, and so numerous are they that even the most devoted reader can hardly lay claim to more than a limited knowledge of the best of them. It is a noticeable fact that a large portion of these writings come from those who are not professionally connected with the public schools.

Never before has the school commanded so much attention from the thoughtful citizen as today. In the old days, the management of the school and its philosophy and aims were left to the school men; today the philosopher and the statesman are giving it their attention, and the leaders of thought among the people are making their influence felt in educational circles. Two broad features are manifesting themselves as the study and discussion of this great school problem proceeds; one is that the life and spirit of the time in which we live demand not simply a better but different type of school than that provided by our forefathers; and the other is that this new modern school demands first and above all teachers who are specially prepared for their work, and second, such support as will enable those teachers to render the best service possible.

Teachers are doubly interested in this great movement; they are interested both as teachers and as citizens. As is generally the case in such widespread agitations, various forms of narrow-

mindedness and short-sighted policies of self interest come to the front. There are undoubtedly thousands of teachers in the country, and perhaps in the state, who would gladly resort to labor union methods in the attempt to force wages to a higher level. Here and there are seen attempts in this direction. Others would resort to wholesale legislation, as if a democratic government could force the people against their will, reminding one of the attempt of the boy to lift himself by his boot straps.

It may be as well stated at the outset that your committee has not been prompted by the spirit of either of these ideas in this investigation. The bed rock foundation of the American school is the American ideal of what the education of its youth should be. Teachers may have the loftiest notion of what this education should be, but it will never prevail till the people have it. This is not saying that all the people must have the right ideals. The fact of the matter is that the ideals of a people are generally set or established by a comparative few, but they must be the right few. Teachers who ask for higher wages as a prerequisite to better schools will never be quite free from the suspicion on the part of the people that they are acting on a basis of self interest. It may be admitted that this is generally the case, and it is perfectly natural. Teachers, therefore, are hardly in a position to act instead of the people in this matter, but they may act with the people, and if they do so fairly and unselfishly, they are, or should be, able to call the people to consciousness in regard to the faults of their schools and the possible means of remedying them.

Teachers would like to be better paid. They think they deserve better pay. They believe they can show that better pay would redound to the interests of the schools they teach. They feel that their salaries are not commensurate with the demands placed upon them. Suppose the teacher is right in all these claims. What of it? Will the patrons of the district pay more salary just because the teacher is known to desire it? A member of the board of education of one of our leading educational institutions said in a recent letter "if you can devise some means for making teachers satisfied with the existing wage conditions in this state, your efforts will not have been in vain." I would like to quote more fully from this letter, but circumstances will not permit. Enough has been noted to show the spirit of this

man's attitude toward the question. He represents a considerable fraction of the community. Now the mistake that is easy to make in this connection is that such men should be put down as against us in principle. The fact is, they are against any agitation of the wage question because they think it is an agitation for higher wages as such. It may be that higher wages constitute a perfectly proper basis for such an agitation, but it is quite certain that we should have the larger part of every community against us were we to conduct such an agitation. It is folly for the teacher to suppose that his selfish interests can be furthered at the expense of the community. If the teacher deserves better pay, it is because the public interest demands it, not because the teacher wants it. The promoters of a trust or commercial combine may raise the price of an article because they want more pay for it. Not so with the teacher. The teacher's individual wants can never enter as an important factor into this question. If the teacher's wages are raised it will not be because teachers want it so, but because the people want it so; and the people will want it so, not because of any philanthropic motives nor out of any spontaneous or spasmodic bursts of generosity, but for the simple reason that it is to their interests to pay better wages for the sake of getting better teachers and better schools.

There was a time in the years gone by when the school was simply a community product. Today the school is not the product of the local community alone nor is such community the only interested party in its quality and efficiency. The schools of each community are the schools of the whole state, and we are coming to see that both the community and the state have their separate and their combined rights in each school. This has been a theory for many years, but the realized fact is still a problem for the future, let us hope the near future. The selfish and shortsighted pecuniary interests of the local community tend to prevent the realization of its own and the state's best interests. It is the function of the state to protect each community against itself by wise laws and efficient direction in educational matters, and of the community to conserve and utilize the forces at its disposal.

In no other country is the necessity for good schools so imperative as in our own. The quality of a democracy must rest

upon the quality of its citizens. The quality of its citizens is determined in no small degree by the quality of its schools, and vice versa.

Now the quality of the school is determined largely by the character and efficiency of the teacher and the people know this full well. The one thing in this connection they do not now fully appreciate is that the educational demands of the time have reached such a stage that the ordinary citizen teacher is no longer equal to the needs of the school, and that men and women who have qualified themselves for this work can not be had on the same terms as could the old-time citizen teacher.

The public school teacher ought to be able and willing to help the people to a better understanding of this newer phase of the educational problem. This, we take it, determines the real aim in this investigation. Coöperation, not partisanship, should be our watchword. A public spirited appreciation of the interests of all, and not devotion to selfish gain, are attributes that should prompt the teacher in all his educational efforts.

It is an undisputed fact that an intimate relation exists somehow between the character and quality of schools and the remuneration of teachers. It may seem to some that this relation is a very simple one and easy to determine, and perhaps it might be if it were to be determined in the interests of certain classes only, but this is not the case. The specific aim of this investigation, then, is to study this relation and to determine, as far as may be, the elements of relationship between the people's schools and the remuneration of teachers.

Elements of the Problem.—The elements that enter into the problem are numerous and not always easy to define, nor is it easy to establish their relationship to the main proposition in many cases. It has not been attempted in this investigation to make an exhaustive study of all the conditions bearing on the general question, but to bring into as clear a light as possible some of the more important of these elements. With this end in view, the rural school problem has been considered first. No people can have good schools who do not first have good schools for the children of the people. About sixty per cent. of the children of the country are in the rural schools, and much more than this per cent. of the brain and brawn of the life and capacity of our people come from these schools. The analysis of

this phase of the school system is very brief and incomplete but may serve as a beginning for future good work along this line.

The remainder of the report is devoted to a study of the conditions existing with special reference to the town and city schools. Any preconceived notions were laid aside, and the facts have been left to tell their own story. Our comment is confined chiefly to two phases, first to make the method and data of this investigation clear and perfectly intelligible, and second to point out to the busy and sometimes casual reader such of the obvious conclusions as are of primary importance. A brief digest of the conclusions of important investigations concerning wage conditions in this country is first given. This is followed by a statement of the wage conditions among teachers in the town and city schools. Next follows a presentation of the investigation made by the committee in regard to the cost of living. This study was unique in character and has furnished a large amount of peculiar and exceedingly interesting data. In conclusion some comparisons are made of wage conditions in Wisconsin with those in other parts of the country, and a brief statement of the significance of the investigation is presented.

THE RURAL SCHOOLS.

Wages of Rural School Teachers.—The wages paid to country school teachers of this state for the past eight years are shown in the following table:

	1895.	1896	1897.	1898.	1899.	1900	1901.	1902.
For male teachers	$41.65	$47.04	$44.50	$41.00	$41.89	$43.81	$47.99	$50.93
For female teachers	29.78	31.02	30.38	29.50	29.78	31.79	32.64	33.19

These figures show an average of about $47 for men and $31 for women teachers for the eight years. Supposing the schools to be in session for eight months, which is a high estimate for the country schools, the average income of the rural school teacher is about $376 for men and $248 for women. It will be readily seen that this remuneration is less than that of any other wage earning class in the community. Even the most unskilled workman in the period of lowest wages earns one dollar or more per day for approximately three hundred days in the year.

Young men of this state without special training, or more than the merest rudiments of an education, are earning $400 to $600 per year.

The percentage of male teachers in the country schools has fallen from 27 per cent. to 17 per cent. of the whole. The few that still remain in the ranks do so because they are making the occupation a stepping stone to some other business. They see no promise in the work and so do not strive for highest qualification and success.

The young women who engage in teaching seldom expect to remain in the service. They know there is little hope of advancement and no possibility of making a good living. When the board bill is paid, amounting on the average to about $125, and the scant wardrobe for the year is provided at an expense of $75, there remains $48 with which to pay the expenses of board and room for the summer vacation, the expenses of the teachers' institute, the cost of the few books that must be purchased, the professional papers and magazines and the various incidentals of living.

The table shows an apparent increase, however, in the salary of the country teachers of about 16 per cent. for the eight years. This apparent increase is misleading, since the larger average of wages is due mainly to the increase in the number of graded country schools in which the salary is somewhat greater than in the ungraded schools. It seems to be true, nevertheless, that wages have advanced a little in the country schools when measured in terms of dollars and cents. The cost of living, however, has greatly increased during the same period. This increase in the cost of living considerably overbalances the small increase in the wages of the country teachers, so that on the whole the wages of teachers have relatively declined.

In the meantime the wages paid in all other occupations have advanced and the demand for labor of all classes has increased to such an extent that teachers of experience in large numbers have left the field for more remunerative employment. This drain upon the teaching force of the rural schools has been heaviest in the ranks of the older and more experienced teachers, leaving the young and inexperienced country boys and girls to take their places. This is only one of the many ways in which the people lose by the failure to properly support their schools.

Wages in the country schools of this state have fallen below the level at which the poorest teachers can be secured in sufficient numbers to fill the demand. This is clearly shown by the fact that many schools were not opened until late in the school year during the past season because the board could not find a teacher. County superintendents state that not enough teachers attend their examinations to supply the schools in the county. And yet with a few exceptions, these conditions have not operated to raise the wages of the rural teacher. The county superintendent in many cases finds pressure brought to bear on him to let in still poorer material so that the very conditions that should operate to raise the standard of excellence tend rather to reduce it.

Quality of the Teaching Service.—I believe those who read and carefully consider the facts presented in this report will concede that the inducements to qualified men and women to teach in the country schools are relatively more than forty per cent. less than they were eight years ago. That the general education of the more provident classes in the state has greatly advanced during the past quarter century cannot be doubted. The percentage of young men and young women in the state who would be qualified to take up the work of teaching and make it a success has greatly increased. Though the ability of our people to furnish teachers has increased perhaps a hundred fold, the quality of the service in the country schools today is little above the level of a quarter century ago, and has rather declined during the past decade.

The following table presents the number of teachers in the country schools of this state with the qualifications held for the years named:

	1895.	1898.	1900	1902
Normal graduates	195	369	551	931
Normal undergraduates	1,688	1,785	1,399	1,571
Holding state certificate	265	447	533	772
Holding first grade certificate	494	562	632	585
Holding second grade certificate	1,511	1,865	1,797	1,772
Holding third grade certificate	7,634	6,118	5,769	5,379
Holding special permit or limited license	830	621	645	519

The table shows some apparent elevation in the general qualification of the teachers, but it is more apparent than real. The gradual organization of the country graded schools has tended to raise the general average somewhat. There has been some increase in the number of normal graduates and undergraduates, but many of these are weak teachers who have failed to hold their places in the graded schools and so have fallen back upon the only resource left to the weak and incompetent, the country school. Considerable decrease is shown in the number of third grade teachers. This ought to be a hopeful sign, but unfortunately it results from the fact that a larger number of high school graduates have come into the ranks, exhibiting a little more academic scholarship, but less experience and less familiarity with the real needs of the country children. Besides, these young people from the high schools do not generally expect to follow the business and so take correspondingly less interest in the work.

There has been practically no increase in the teaching force of the rural schools since 1888, though the enrollment has gone up from 309,000 to 322,000 during that time. Over 50 per cent. of the pupils of the state are enrolled in the ungraded schools and fully 10 per cent. more in the two department graded schools, which so far as the quality and quantity of the instruction is concerned are little if any better than the ordinary rural schools. These schools too often are characterized by comparatively short terms, poor equipment, and weak and inefficient teaching. The only supervision that these schools receive from any competent source is the visit of the county superintendent and this only once or at best twice a year.

Some Additional Data.—A preliminary investigation was made of some of the conditions existing in the rural schools in three counties. Three representative counties of the state were selected. They were Marinette, Jackson and Columbia. One hundred blanks were sent to as many teachers in the rural schools of each county. Sixteen items were called for in the blank as follows:

1. Your name ..... Teacher in district No. ....., County of .....

2. Months' experience in teaching .....

3. How long have you taught in your present position? .....
.....

4. Number of months for which you are now engaged .....
.....

5. Number pupils enrolled ..... Number recitations daily .....

6. Are you in a graded school? ..... In which grade?
.....

7. How many of your pupils are foreigners? .....

8. What are your wages at present per month? .....
.....

9. What do you pay for board and room per week? .....
.....

10. What grade of certificate do you now hold? .....
.....

11. What is the highest school you have attended? .....
.....

12. Are you a graduate? .....
Do you intend to follow teaching as a life work? .....
.....

13. What expenses do you have that you would not have if you were not a teacher? Specify the items and state how much for each item:

Teachers' Institute, ...	$.....
School papers and magazines	.....
Professional books and devices	.....
Traveling expenses	.....
.....	.....

14. Are you able to save anything from your wages for self-improvement or further education? .....

15. Are you dependent on your own earnings the year around? .....

16. Does your district support the school well and furnish you with needed supplies? Will you please state on the back of this sheet what you believe to be the reasons for any unfavorable conditions in your school.

One hundred and fourteen replies were received to this inquiry. Table No. 1 gives a summary of the data presented. One of the chief objects in asking for these data was to confirm the statistics derived in the regular way thru the channels of

the state department. It has often been asserted that the facts thus obtained are perfunctory and quite unreliable. The items presented in this table show clearly that the data from the state department are reliable. The table shows that teachers in these rural schools are engaged generally for less than seven months' service and at a salary but little above thirty dollars. About seventy per cent. of them are dependent on their own earnings the year round, and approximately one-seventh of the teacher's total income is required for expenses strictly incident upon teaching.

The replies to the twelfth question show that at the beginning teachers generally expect to follow teaching as a life work, but the replies from the more experienced teachers show a determination quite the reverse of this. They find, as shown by the replies to the fourteenth item, that the wages paid do not enable them to make any progress in their chosen field, while at the same time their attendance at the teachers' institute shows them clearly that progress and further education are essential to their future success in the work. If they remain in the work, their experience counts for little or nothing, except possibly in the way of management. On the other hand every year confirms and fixes that which is feeble and defective in their methods and ideals of teaching.

TABLE No. 1.—DATA PERTAINING TO RURAL SCHOOLS IN THREE COUNTIES.

COUNTY.	Number reporting.	Months taught in present position	Number of months for which engaged.	Number pupils.	Number daily recitations.	Wages per month.	Board and room per week.	EXPENSES INCIDENT UPON TEACHING.						Are you able to save anything for self-improvement?	Are you dependent upon your own earnings all year.	Is your school well supplied.
								Teacher's institutes.	School papers and magazines.	Books on teaching.	Traveling expenses.	Other expenses.	Total			
Columbia	42	204 75	234.50	1,038	1,015	$1,332.50	$77.25	$564.00	$:05.75	$113.00	$190.89	$51.35	$1,124.99	21 Yes	20 Yes	25 Yes.
Average	.....	4.875	5.82	26.1	24 88	31.72	1.84	15.81	2.52	2.69	4.54	1.22	26.76	21 No.	22 No.	6 No.
Jackson.....	49	357.00	281 00	1,225	1,100	1,5-2.00	106.75	406.15	131.05	176.25	338.30	215.20	1,236.95	10 Yes	30 Yes	22 Yes
Average	.....	7.5	5.73	25.	22 4	32.28	2.18	8.29	2.67	3.59	6.90	4.39	25.86	39 No	15 No.	3 No.
Marinette	23	22 .75	184.00	981.	461.	979.:0	68.00	294.50	60.85	77.50	397.60	131.00	961.45	13 Yes	20 Yes	14 Yes.
Average	.. ...	9 77	7 13	42 65	20 0.	42.58	2.96	12.801	2.64	3.369	17.286	5.695	41.80	8 No.	2 No.	1 No.

GENERAL WAGE CONDITIONS.

The wages paid to ordinary unskilled laborers throughout the country are higher than those paid to teachers of all classes. This proposition may seem at first sight beyond credence. It would readily be admitted that the wages of unskilled laborers are higher than those of the rural teacher, but when all classes of public school teachers are included one is inclined to ask for proof of the statement. Such proof is easy to procure and is convincing beyond dispute. We shall here set down only a few examples from the many that are at hand.

Wages in the various food manufacturing plants of the country run from $1.50 to $4 per day and in some instances higher. In the beet sugar industries of Nebraska during the year 1902, for example, the wages of the workmen were $1.50 to $4.50 per day not including the wages of experts, officers, and superintendents.

In the same year, the hodcarriers' union of Cincinnati, Ohio, specifies that these workmen shall receive $2.80 per day for eight hours' work and that they shall receive at the rate of $4.20 per day for extra hours. This amounts to a wage of about $900 per year.

The sixteenth annual report of the Bureau of Industrial and Labor Statistics of the state of Maine for 1902 shows that the wages in such ordinary occupations as mason-tender, cigar makers, painters, paper-hangers, quarrymen, plumbers, teamsters, etc., etc., received from $2 to $3.50 per day, or from $650 to $1,050 per year.

It may be objected, however, that these are all industries in which men alone are employed, for it is still commonly assumed that women may not hope to receive the same wages as men even for the same work. Let us then consider some examples from those industries in which women are employed.

In 186 large establishments for the manufacture of cotton, silk and knit goods in Rhode Island in 1900, the average wages paid to 46,220 employes not including officers and superintendents was $376.57. The year previous the wage was $348.71, thus showing an advance of eight per cent. in one year.

The Commissioner of Labor of Pennsylvania made an in-

vestigation in 1901 covering 88 different classes of industries and employing nearly 200,000 laborers, a large percentage of whom were women. In his report, he shows that the average wages of these employes was $449.95, and that the wages in these same industries had increased 17 per cent. during the five years just preceding.

An investigation conducted by state authority in the state of Maine in 1902 shows that 14,595 laborers in ten cotton and eighteen woolen mills received an average yearly wage of $427.87, and that the wages of these workmen had increased 20.6 per cent. in three years.

In 354 industrial establishments in the state of Pennsylvania in 1901, 150,000 persons received an average wage of $544.80, making an increase of 26 per cent. in four years.

Comparison With the Wages of Teachers.—In making any comparison of wage conditions, it should be kept in mind that the employes of these factories and other industrial establishments are earning living wages all the time they are learning their trade or industry and that there is no expense attending their preparation for skilled service, while the teacher is cut off entirely from all earnings during the preparation for his professional career and also finds the time and expense required to make himself proficient in his calling far greater than that required in any of the occupations above referred to.

The average wages paid to all classes of laborers not including officers and superintendents in the various cotton and woolen mills of the eastern states ranges from $427 to $500, making no allowance for any increase since 1901 and 1902, but the wages of school teachers of all classes and including principals and superintendents show an average of $421.34. Hodcarriers, mason-tenders, plumbers, and teamsters are receiving from $700 to $1,000 per year; Wisconsin public school teachers $421. Factory girls without the slightest suggestion of an education and without expense for previous preparation are drawing a salary of from $375 to $425 while our teachers, high school teachers, principals and superintendents included, are serving the state in a capacity demanding the finest qualification, the longest preparation, and the richest elements of mind and character for $491 per year.

An extensive investigation conducted by the state of Connecticut in 1902 shows that the wages paid to the employes, not including officers, in 755 of the large factories and industrial establishments of that state were $458.52. Teachers must live, and when the average for all classes of teachers is only $421, it must be expected that sheer necessity will drive many of them from the ranks to industries in which even the unskilled workmen receive from $400 to $1,000. The reader who wishes to verify these figures is referred to the many reports of the labor bureaus of the different states mentioned and to such others as he may choose to consult. He will find an endless succession and variety of data bearing on the question and all tending to the same conclusion, namely, that wages in all other occupations are better than they are in teaching, and that wages in all occupations but teaching have increased during the past eight years from twenty to forty per cent.

It makes no difference whether teachers receive more or less compensation than other classes of people, but it does make a difference whether teachers' salaries are cut down every year while at the same time wage conditions are improving steadily and the standard of living is gradually rising. Such disparity in the remuneration of teachers has a tremendous influence on the quality and efficiency of the schools. There will always be a few men and women of the missionary spirit who will remain in the work, whatever the discouragements to efficiency and success; but for every one who will do so, there will be ten who will turn from the field as soon as better chances of success are found in other occupations. If our American schools are to be held at, or any where near the high water mark, the wages of the teachers must be kept somewhat above those in the ordinary employments to which such young people are accustomed to turn, and the wage schedules must be so graded that a good teacher once in the schools will be induced to remain and serve the people with increasing efficiency, instead of leaving the work at the very time when his services are becoming most valuable.

REMUNERATION OF TEACHERS IN THE TOWN AND CITY SCHOOLS.

Contrary to the general belief, there has been a steady decline in the salary schedule of town and city teachers since 1895. This falling off in wages has been greatest nominally among high school teachers of all classes but while the reduction in schedule rates among grade teachers in the cities is not so pronounced, the virtual reduction is probably nearly as great as with the other classes. The following table presents the schedule of average salaries of high school and city teachers in this state for the past eight years:

	1895.	1896.	1897.	1899.	1901.	1902.
3 yr. H. S teachers	$377.81	$348.43	$382.94	$339.34	$256.02	$292 42
3 yr. H. S. principals	843.17	831.02	736.56	710.73	683.47	695.04
4 yr. H. S. teachers	518.60	510.06	510.00	492.95	503.11	499.01
4 yr. H. S. principals	1,185.61	1,133.50	1,133.75	1,158.72	1,106.48	1,086.87
City teachers	420.00	411.54	415.48	411.76	416.03	435.48
City principals	1,003.00	1 017.00	992.60	925.93	928.41	946.24

These figures show an average decline of about 9 per cent. for all the classes named for the eight years. In the three-year high schools, the reduction for the assistants amounts to about 23 per cent., while the salaries of the principals have fallen off 18 per cent. Salaries of teachers in the four-year high schools have declined 4 per cent. The principals of these schools have been subjected to a reduction of about 8 per cent. in the eight years. The salaries paid to city principals of schools have declined about 5 per cent., while those of the grade teachers in cities show a slight increase for the year 1902; but if an average be taken for all the years since 1895, it will be seen that city grade teachers have been the losers in their annual compensation. These reductions in salary seem to indicate that the influence of a period of financial depression such as was experienced in 1893 to 1895 reaches far into the future and furnishes an excuse to the people to cut down the running expenses of their schools by the gradual introduction of a cheaper grade of teachers.

Doubtless many of our city superintendents and other school officials could verify this conclusion from experience and personal observation. Indeed many of the personal letters received from them during the investigation have clearly indicated this fact.

The remuneration of teachers, however, can not be measured simply in terms of dollars and cents. Like all other classes of wage earners, their salary virtually fluctuates with the cost of living. A salary of $1,200 when the cost of living has increased 20 per cent. is no better than was $1,000 before the advance occurred. It therefore becomes necessary to inquire into the cost of living at the present time as compared with former years in order to determine whether teachers' wages have really declined as shown in the schedule. In order to do so, it will be necessary to divert our attention for a time to matters which may seem widely apart from our main proposition, but which nevertheless have an important and essential bearing upon it.

COST OF LIVING.

The cost of living is an important and ever present element in the wage problem, and teachers' wages are no exception. Hence it follows that any fair consideration of the question of teachers' wages must include some consideration of the cost of living. So accustomed have we become to look upon the matter of the cost of living as a personal question that the mind almost instinctively recoils from any suggestion of close analysis of the matter whether it pertains to ourselves or to our teachers. But somehow the public must take this part of the general problem into fullest consideration before the best service can be obtained from the teachers they employ.

It is not a question of what pay the teacher receives so far as the service in the schools is concerned, but rather of whether the means at the command of the teacher are such as to make the best service on his part possible. A community may, for example, pay a salary that will enable the teacher to exist but which will not enable him to command those means of living which are absolutely essential to good work in the school room. Under such circumstances it may be and generally is true that a few dollars added to the teacher's income contribute to the

betterment of his service in the school many fold more than that sum did in the first outlay. In other words and broadly speaking, the addition of fifty or a hundred thousand dollars to the teachers' wage fund in this state would produce an increase in the quality of the teaching service out of all proportion to the relative sum added even if we suppose that the personnel of the teaching force were to remain the same. But, of course, the teaching service would be still further enormously improved by the better talent that would be attracted to the work.

There is no other large class of people with whom the cost of living is so great as with teachers. We refer, of course, to home dwellers, for manifestly no comparison should be made with the traveling public. Teachers must live among people who can not and will not take them into their homes excepting for reasonable profit; they must find homes with the well-to-do and the respectable elements of the community; they must live where they can find reasonable conveniences and quiet; they must have good board and opportunities to receive their friends. All this means a sacrifice on the part of the home keepers that must be paid for by the teacher. The citizen, therefore, should not estimate the cost of a home to the teacher at any such figure as he finds necessary for his own household per member for the same conveniences and advantages. There are many teachers at work in this state whose salary does not cover the necessary cost of living and a still larger number whose income could not be made to cover the cost of a good living. Many of the graduates of our normal schools and colleges as they go into the teaching service find it necessary to draw on the home resources to make out the year, and these young people are certainly not to be found in the poorer positions. I believe it may safely be estimated that not less than fifty per cent. of the teachers in the public schools of the state are dependent in some measure for their support on private sources of income.

It will be conceded, however, by those competent to make a fair consideration of the matter that teachers in this state today are not sufficiently well paid not only because the first cost of the service rendered is not covered by the salaries paid, but because the present wages do not make the best service on the part of the teachers possible. But even to the more discerning portion of the public, it may not be generally known to what extent

the cost of living has advanced in the past few years. A brief consideration of the data bearing on this phase of the question is here presented.

Investigations pertaining to the cost of living in this country have been in progress for about thirty years past, and for a decade or more these studies have taken on a variety of forms and have emanated from a number of excellent sources. It will be impossible to enter into any elaborate presentation of the details and methods of these investigations, nor is it at all necessary, since those who may wish to study these details have ready access to the original sources of information as presented in the various public documents.

The sources which have been drawn upon in this connection are all authoritative and impartial. They are, first, Dun's Reports; second, the Reports of the Commissioner of Labor for the state of Wisconsin; third, the Reports of the Department of the Bureau of Labor for the state of Massachusetts; fourth, the Labor Bureau Reports for New York state; and fifth, the Reports of the Bureau of Labor Statistics at Washington, D. C. All these reports, excepting the first, are based on data collected with special reference to various classes of laboring people and their families. The facts presented, however, are just as pertinent to the professional classes excepting for those whose expenditures for living may be counted in some or considerable part as luxurious.

The reports of the U. S. Commissioner are based on the variation in cost of 250 kinds of goods or articles that are most commonly used by people in their homes and for personal use. The articles were divided into nine groups—farm products, 16 articles; foods, 54 articles; cloth and clothing, 76 articles; fuel and light, 13 articles; metals and implements, 38 articles; lumber and building materials, 27 articles; drugs and chemicals, 9 articles; house furnishing goods, 14 articles; miscellaneous, 13 articles. The prices were secured on these articles every year and great care was taken to make the basis the same for each year. Most of the 250 articles show an increase in cost since 1897. The lowest increase has been in the cost of cloth and clothing, 10.9 per cent., and the highest on commodities from the farm, 45.3 per cent. Averaging the per cent. on all nine groups gives 26.77 per cent. increase in the average cost of the articles

named. These figures are calculated by calling the average price of goods from 1890 to 1899 the base or 100. Then we may say that the average cost of living in 1902 is about 26.77 per cent. greater than the average cost in 1897 on this basis.

No such compilation of data, however, could possibly be set forth as demonstrating the increase in the cost of living to an exact per cent. The best that can be claimed for such a compilation is that it shows first, that the cost of living has certainly materially increased; and secondly, that such increase is approximately one-fourth of the cost in 1897. This investigation is spoken of thus explicitly merely to show that the figures here presented have been derived from very reliable sources and with a view to the closest possible determination of the facts.

Another and entirely independent investigation has been in progress in the state of Massachusetts since 1873. According to a recent report from the chief of the Bureau of Statistics of that state, based on a large number of articles, the cost of living has risen during the past eight years from 7 per cent. to 20 per cent., the rate differing with the different articles. There are two reasons why the figure here presented differs somewhat from that obtained by the government bureau. In the first place the data collected are for Massachusetts only, the cost of living being modified somewhat by the local conditions of a manufacturing and seaboard state. In the second place, the cost of the different articles has been reduced in every instance from the currency standard to a gold basis according to the quoted rates for gold at the time. We may therefore conclude that the investigation of the Massachusetts Bureau has found substantially the same result as the Department of Labor at Washington.

Without making further reference to other state documents bearing on this question, we may say that one and all lead to substantially the same conclusion. But it seems worth while to note here that according to Dun's reports the cost of living as expressed in terms of current prices of goods purchased by the citizens of the country has increased about 29 per cent. in eight years. It will perhaps be conceded that Dun's reports come as near to being unswervingly impartial as any agency of the kind could well be made, hence these figures become the more significant.

We take it for granted, then, that no one will question the fact that the cost of living has risen substantially one-fourth or more since 1897. The matter has received this much attention partly because the views of both teachers and business men have been shown by the letters received to vary greatly on the question, probably because of lack of definite knowledge pertaining to the subject.

Now in fairness to all concerned, it should be noted that while the cost of living has greatly increased since 1897, the increase is much less compared with 1890 or with 1872. It should be borne in mind, however, if one wishes to compare with either of the two periods named, 1890 or 1872, that the currency of the country was then considerably inflated, and labor values overrated along nearly all industrial lines.

EFFECT ON TEACHERS' WAGES.

Returning now to our main proposition, we are in a position to draw some more definite conclusions in regard to the remuneration of teachers. It was shown above that the wages of teachers have declined during the past eight years about 9 per cent. in nominal cash values. We have just seen, too, that the cost of living has increased about 26 per cent. in the same period. If these figures are correct, the virtual remuneration of the teachers of this state is today not far from 35 per cent. less than it was eight years ago.

It was shown that the country teacher's salary had advanced about 16 per cent. nominally. Deducting 26 per cent. for increase in the cost of living shows that these teachers have really suffered a loss of about 10 per cent. in wages since 1895. In this case, it is easy to see that the rates paid have practically reached the prohibitive lower level. This is shown by the fact that all over the state the scarcity of teachers for the country schools was severely felt this past season. In many of the best counties of the state it has been almost impossible to secure teachers enough to fill the places even where the superintendent was willing to take unusually poor material.

EFFECT IN CITY SCHOOLS.

In the city schools the disparity in the wages of teachers has been far more depressing and far reaching in its effects than is generally supposed. Teachers have been obliged to cut their cloth according to their means and so the public sees and knows little of the real facts in the case, excepting that they appear to be getting just as good schools this year as they did last and so are satisfied. The city teacher cuts down expenses by cutting off extras in the profesisonal line as far as possible. This means the reading of less helpful books and magazines, less attendance on institutes and teachers' meetings, less of the uplift that comes from a few inspiring weeks at some place of interest and profit during the summer vacation. It often means a less comfortable and less convenient home and so less opportunity to prepare for the duties of the school room from day to day. With all these curtailments, the people have little immediate concern, but the consequences are certain and deplorable. The more spirited among the teaching force are driven from the work into other occupations. Some are compelled to resort to side occupations which divide their usefulness to the school and eventually lead them away from the profession. Many go to other parts of the country where wages are better, and Wisconsin receives the poorer material from other sections. All of these movements take place with such subtlety and quiet that only those who are intimately associated with the various features of the situation are aware of them. Is there any other branch of the public service in which the relationship between the quality and efficiency of the service and the remuneration is so sensitive and at the same time so difficult for the ordinary citizen to appreciate? And yet the children of the state are realizing in their lives all the disparities to successful living which these defects in our school economy entail.

It was shown above that the wages of the different classes of teachers in the towns and cities have declined from four to twenty-three per cent. in the past eight years, the average being nine per cent. The cost of living at the same time has increased about twenty-six per cent. Hence it follows that the disparity in the wages of the town and city teachers is about thirty-five per cent. Those who feel any real concern about the conditions

to good service in the public schools of the state may well stop to give these figures serious attention. It can not be claimed that the teachers of this state were ever over-paid, nor in fact that they were ever paid up to the point of even diminishing returns. There has never been a time at which the people could not have doubled the salary of teachers with more than commensurate increase in the quality and efficiency of their schools. Nevertheless, teachers are receiving scarcely two-thirds the salary today that they received eight years ago. Almost the sole losers in this unfortunate situation are the people themselves, not the teachers. For it has already been shown that the teachers are simply driven to do one of two things, either they cut down those expenses which contribute most to the advantage of the school they teach or they leave the profession, thus giving place to less experienced and less competent teachers. There is no more deceptive fallacy than that which leads the people to suppose a cheap teacher is really cheap. The cheaper the teacher, the more expensive he is. *The only economy is in good pay for good teachers, with increasing pay for increasing efficiency and no pay at all for poor teachers.*

To some, the real injustice of the thing may appeal. Here is a great army of young men and women offering the best years of their lives to the service of the public. Practically all of them enter upon the work with the determination to give the best in their lives to that service. To begin with they must be made of somewhat better stuff than the rank and file of humanity, or they would never hold out to the end with the long drawn out and expensive course of training they must obtain. Once launched in the service, they must face hardships that most young people would not endure, especially in the way of criticism and nervous strain. These teachers find themselves following on year after year with scarcely the means to provide the necessaries of the life they must live, to say nothing about the rainy day, and they know this rainy day will come sooner to them than to any other class of public servants. We need better schools. To gain these we must have better teachers, and these must be better paid as a first requisite to better service to those now serving and as an inducement to better talent to enter the service. *Good pay for good teachers, increasing pay for increasing service, and no pay at all for poor service.*

ESTIMATED COST OF LIVING.

A somewhat extensive investigation was undertaken by the committee with a view to determine as fully as possible the estimated cost of a good living among people who live for good service and reasonable comfort. Furthermore, it was thought desirable that data should be collected to show the relation between the different items that enter into the expense budget of a good living, and to throw light, if possible, on the relative ideas of different classes of people as to what constitutes a good living. Several other purposes which need not here be mentioned were provided for in the investigation, as will more fully appear later.

The following blank form was sent out to both citizens and teachers to be filled by them and returned to the committee.

ESTIMATE ON YEARLY COST OF A GOOD LIVING IN

City or town of ..... Population ..... State .....
(*If estimated for country living, cancel "city or town" and write "country."*)
Estimated by ..... Occupation .....
a resident of above named locality. Employer or employe .....

Items.	For Young Married Man.		For Married Man in Middle Life or Older.		For Single Woman		For Single Man.	
1. Cost of maintaining home:								
Rent, taxes, etc., or room								
Fuel and light								
Repairs, improvements, etc								
New furniture, furnishings, etc								
Table provisions, ice, etc., or board								
2. Service—servants, etc								
3. Clothing and care of same, man								
4. Clothing and care of same, woman								
5. Clothing and care of same for....children								
6. Newspapers and periodicals								
7. Books and stationery								
8. Church, charity, etc								
9. Amusements, concerts, etc								
10. Car fare and travel (not recreative)								
11. Recreation and summer outing								
12. Health—medicine, dentist, etc								
13. Insurance premiums—life and fire								
14. Hospitality								
15. Sinking fund that ought to be laid aside each year for contingencies and old age								
16. Other items—* specify								
17.								
18.								
19.								
20. Total yearly estimate for good living								

* Specify any other expenses you think should be included, as, for example, special periodicals and books for professional use, societies, conventions, extra expense of sending children away to school, etc.

On the back of the same blank were the following instructions or suggestions:

DEAR FELLOW CITIZEN:—

A joint committee has been appointed from several of the Eastern and Middle West states for the purpose of ascertaining what is the cost of a good living in this country at the present time. Will you kindly lend us a hand in this important undertaking and fill out the appropriate blank on the other side of this sheet? Some one in your locality will take up these blanks when filled and so save you all unnecessary trouble.

In filling out the blanks we wish to avoid every tendency to extravagance of judgment, whether for a too generous or for a too mean estimate. Please base your estimates on your own experience and with reference to yourself and family. Do not consider that you are making an estimate for somebody else to live by, but for yourself. This does not mean that you are to confine your estimate to the amount you actually spend per year, for it may be that you spend more for your yearly living than you consider necessary for a good living, or perhaps you are compelled to spend less than you think necessary for a good living. A good living ought not to to be estimated at anything less than that which will enable a man to so live that he can be a respectable and efficient citizen in the community, and to support his family in a manner becoming such a citizen. We shall understand, of course, that the cost of living is greater sometimes than others and shall make all due allowance for the fact. Also, it will be seen that some of these items of expenditure do not occur regularly; perhaps they appear only once in several years, such as the expense of sending the son to some academy, or the expense for sickness and medicine. In such cases, divide the amount pro rata for the years and set down the year's item accordingly. Fill out only the one column that is pertinent to your case; that is, if you are a young married man, fill that column, and not the others, etc.

No public use is to be made of your name in connection with the data you furnish. The papers from your locality will all be sent to the central state committee, where they will be examined in connection with those from other places, and the data carefully collated for purposes of reference and deduction. If you prefer, you may withhold your name if you will only give us the data called for, but we prefer to see your name signed as a guarantee that the paper was filled by one in good faith. Please fill out the blanks as promptly as possible. Those who call on you in this connection are busy people and have many to see. A short delay means much extra work for them. Thanking you very cordially for your kind assistance in this investigation, we are

Very respectfully yours,

THE COMMITTEE ON COST OF A GOOD LIVING.

About five thousand of these blanks were sent out. The distribution was made thru the schools in the cities and larger towns. Blanks were sent to all cities and towns in which there had been reported the year before twenty or more teachers in the public schools. Twice as many blanks were sent as there were teachers, with the request that each teacher should fill one and get one filled by a citizen of the town. In this way it was hoped to secure approximately the same number of blanks from both citizens and teachers. The superintendent or principal of schools was asked in each instance to take charge of the distribution and collection of the papers. In some places but little attention was paid to the matter, but in most of the towns a real effort was made to secure the data as called for. The difficulties in the way of success were greater than might be supposed, but persistent effort resulted in the final collection of 1,667 filled papers.

About 100 papers were rejected on review because they were not completely or properly filled out. After all had been examined, it was found that there were 1,557 acceptable papers in the lot.

The following is a classified list of the occupations of the people reporting:

Women teachers	981	Salesmen	9
Married men teachers	105	Credit men	3
Single men teachers	31	Janitors	3
Clerks	33	Letter carriers	3
Merchants	36	Druggists	7
Lawyers	23	Music teachers	4
Bookkeepers	28	Machinists	3
Stenographers	27	Milliners	3
Physicians	23	Lumber dealers	4
Managers business firms	19	Bankers	7
Agents	18	Librarians	6
Clergymen	16	Contractors	2
Dentists	14	Real estate dealers	8
Commercial travelers	13	Barbers	2
Artisans and designers	13	Pattern makers	2
Publishers and editors	11	County clerks	2
Engineers	10	Housekeepers	5
Managers industrial firms	10	Farmers	4
Secretaries	7	Accountants	2
City officials	5	Painters and decorators	3
Undertakers	2	Students	5
Tailors	3	Photographers	3
Mechanics	3	Court reporters	2
Manufacturers	8	Carpenters	5
Government officials	2	County superintendent schools	2
Electricians	1	Fuel dealer	1
Y. M. C. A. director	1	Dress maker	1
Watchman	1	Occupation not given	5
		Total	1,557

In the tables presented below the classification has not been carried out according to occupation, excepting that teachers have been kept separate from other classes. It will be seen that all classes of citizens have been included in the canvass and in very fair proportions. The numbers run comparatively high in the well established professions and occupations, as might be expected; but while this is true, it will be noted that the number comprised in the many other occupations named is so great that no unbalanced results can be claimed as a result of the larger numbers in the few established occupations.

TABLE No. 3.—SUMMARY OF TOWNS REPORTING AND NUMBER FROM EACH.

Cities.	Population.	Number reporting.	Cities.	Population.	Number reporting.
1. *Milwaukee	300,000	409	16. Stevens Point	9,524	13
2. *Superior	31,091	92	17. Chippewa Falls	8,094	11
3. *Racine	29,100	119	18. Neenah	5,954	23
4. *La Crosse	28,395	105	19. Menomonie	5,655	45
5. *Oshkosh	28,284	65	20. Antigo	5,115	26
6. *Sheboygan	22,962	98	21. Kaukauna	5,115	12
7. Madison	19,164	51	22. Ripon	3,800	13
8. *Eau Claire	17,517	88	23. Whitewater	3,400	12
9. Marinette	16,195	16	24. Platteville	3,340	11
10. *Fond du Lac	15,110	84	25. River Falls	2,000	11
11. Appleton	15,085	42	26. Baraboo	5,751	19
12. Janesville	13,185	36	27. Grand Rapids	7,000	31
13. *Wausau	12,354	52	28. Other places		4
14. Kenosha	11,600	17	Total		1,667
15. Beloit	10,436	46			

*Cities of group I.

As is seen from Table 3, the data were collected in twenty-seven cities and towns in the state. For purposes of collation, these cities have been classed in two groups. Group I includes all those cities from which the returns were sufficiently extensive to furnish data relative to at least a considerable number

of the different classes of individuals shown in Table 2. The cities in this group are Milwaukee, Superior, Racine, La Crosse, Oshkosh, Sheboygan, Eau Claire, Fond du Lac, and Wausau. The remaining towns in Table 3 are classed as group II. From these towns the data were not sufficiently extensive to make a separate collation for each town valuable. Hence these papers have been combined and the results shown in Tables 19 and 20. Also the per cents. for this group are shown in Table 4 for the purposes of general comparison.

It will be noted that the tables do not exhibit a datum for each of the several items shown in the blank form sent out. The blanks were made thus explicit to ensure more perfect returns, but in collating it was thought unnecessary to retain the full classification as there presented. Accordingly the first and second items are classed in the tables as the "Expense of Maintaining Home;" items 3, 4, and 5 are classed as "Clothing;" 6 and 7 as "Books, Newspapers and Stationery;" 16, 17, 18 and 19 as "Sundries." Other items are classed as shown in the blank.

Table No. 4 presents the per cents. for the different items named in the blank for the 1,557 persons from the towns named under the various groups shown. This table is in the nature of a general summary of all the data presented in the other tables and is presented at this point for purposes of general comparison with the data from the different towns. The averages in this table are column averages, not individual averages, as in most of the tables presented, that is, the average is found by dividing the sum by the number of items in the column, so that the 720 women teachers count for no more in the general average than the individuals of each other group.

TABLE NO. 4.—GENERAL SUMMARY OF PER CENTS. FOR ALL CLASSES REPORTING.

	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Business Men, Middle Life.....Group 1	176	44 4	12.2	2 0	2 6	1.6	2 1	3 3	2 0	7.3	2 2	12.9	6.4
Business Men, Middle Life.....Group 2	56	46 9	13 8	2.2	2.5	1 2	2 5	3.8	1.8	7.2	2 8	11 8	3 5
Married Men Teachers .....Group	73	44.6	13 2	2 6	2.1	1.6	1 6	4.8	2.3	6.1	2.1	16 1	2.9
Married Men Teachers .....Group 2	22	42 0	14 5	2 9	2 7	1.1	1.7	5 0	2 1	8 2	2.0	15.4	2 4
Young Married Business Men ....Group 1	52	46.5	14.2	2 2	2.0	1 8	2.3	3 2	2 2	6 2	3.1	13.3	3.0
Young Married Business Men.... Group 2	20	42 9	13 7	2 1	2 5	1 8	1.7	3.5	1.7	7.1	1.4	18 4	3 2
Single Business Men ..... Group 1	41	31 0	11 8	3.6	2.3	5 2	3.8	5 6	2 1	7 4	2 9	18 4	5.9
Single Business Men ....Group 2	25	27.7	13.1	3 4	2 7	2.9	2.6	6 3	1.3	8 1	3.3	24.2	4 4
Single Men Teachers.....Group 1	19	31 5	11.1	3.7	2.4	3 2	3 0	8 6	2 3	5.3	2.4	23 7	2 8
Single Men Teachers..... ... Group 2	12	29 6	10 4	5.8	1.9	3 8	5.4	8.2	1.8	4 0	1 9	23 9	3 3
Single Business Women.....Group 1	55	32 9	20.7	2 9	4 2	2 2	3.1	6.6	2 6	3 5	1.9	17.1	2 3
Single Business Women..... Group 2	15	31 9	16.9	3.5	3 3	1 2	3.4	6 9	1.8	3 4	2.5	19.3	3 9
Women Teachers.....Group 1	720	30.7	20 2	3 3	3.0	2.5	2 7	7.9	2 5	3.3	2 5	18.7	2 7
Women Teachers..... .. ..Group 2	261	32 8	20.3	3.3	3 2	1.5	2 5	7.2	2.5	2.9	2 3	19 6	1.7
Averages	1,557	36.8	14.9	3.1	2 7	2.2	2.7	5 8	2 1	5.7	2.4	18.1	3 5

The sum of the per cents. is 100; hence it will be seen that the cost of maintaining a home is on the average for all classes of people, married and single, nearly one-fifth of the total cost of living. The cost for clothing is the third largest item, the amount laid aside for sinking fund taking second place. Next come the estimates for recreation and insurance, the two being nearly equal and falling but little below six per cent. It is interesting to compare the items for church and charity, books and periodicals, and hospitality. The theater and the physician each come in for approximately equal shares in the estimated expenditures of all classes of people. Finally there seems to be about three and one-half per cent. of the whole expended for items not specifically mentioned in the blank.

Tables 5 to 18 present the collated data from the nine cities in the first group. There are two tables for each of the seven classes into which the people filling the blanks are divided, one showing the number of people reporting in that class and the average estimate for each of the several items, the other showing the per cent. of the average estimate per item to the total estimated cost of living. The columns headed maximum and minimum give the maximum and minimum total estimated cost of living for that class of people, that is, the highest estimate given on any blank is recorded in the maximum column and the lowest in the minimum column.

It will be noted that some of the nine cities are omitted from some of the tables. This is because such cities did not report at least four or more people in that class. When less than four reports were received from a city, they were turned into the papers collated in group II. This was done on the assumption that less than four papers could scarcely have any significance when taken in a class by themselves.

TABLE NO. 5.—BUSINESS MEN. (MIDDLE LIFE.) ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee	75	$1,117 52	$330 16	$41 80	$51 60	$47 92	$58 61	$36 95	$55 47	$163 13	$56 60	$238 80	$136 28	$2,447 84	$5,381	$870
Superior	6	924 50	370 00	46 33	45 00	17 66	55 83	75 00	47 50	125 83	99 16	191 66	214 66	2,213 00	5,815	1,000
Racine	18	962 75	275 27	44 58	68 06	32 26	33 75	83 62	42 06	127 00	44 44	383 20	223 33	2,320 32	3,483	1,370
La Crosse	17	987 76	227 94	33 94	53 24	23 35	21 53	41 53	27 06	119 76	35 59	163 29	60 42	1,795 41	3,239	980
Oshkosh	4	1,061 50	310 00	47 50	57 25	30 00	22 80	100 00	41 25	125 00	52 50	362 25	223 95	2,434 00	2,950	1,571
Sheboygan	11	719 09	201 36	35 36	38 36	15 82	41 90	48 18	26 45	73 63	33 73	306 82	60 30	1,601 00	3,035	780
Eau Claire	9	857 56	305 35	32 00	28 89	20 56	30 44	27 77	45 00	217 00	23 89	288 89	6 87	1,889 22	3,658	1,200
Fond du Lac	11	1,039 36	220 64	65 27	60 54	40 36	72 27	96 82	50 18	293 09	69 55	500 00	181 82	2,689 90	5,000	1,230
Wausau	25	1,005 96	355 80	57 65	104 60	36 00	42 80	83 88	45 20	232 48	41 08	267 00	201 28	2,473 72	4,890	512
*Average	176	$1,022 04	$303 06	$45 70	$59 45	$37 05	$47 70	$76 84	$46 62	$168 24	$50 45	$143 41	$300 20	$2,300 76	$5,815	$512

* Average calculated from the 176 individual reports.

TABLE No. 6—BUSINESS MEN. (MIDDLE LIFE.) PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel not recreative.	Recreative, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.
Milwaukee	75	45.7	13.5	1.8	2.1	2 0	2.3	3.6	2.2	6 7	2.3	12.2	5.6	.....
Superior	6	41.8	16.7	2.1	2.0	.8	2.5	3.4	2.1	5.7	4 5	8.7	9.7	.....
Racine	18	41.4	11.9	1.9	2.9	1.4	1.5	3.6	1 8	5.5	1.9	16.5	9.7	.....
La Crosse	17	55.0	12.7	1.9	2.9	1.3	1.2	2.3	1.5	6.7	2.0	9.1	3.4	.... ..
Oshkosh	4	43.6	12.7	2.0	2.4	1.2	.9	4.1	1.7	5.1	2.2	14.9	9.2	.....
Sheboygan	11	44.9	12.6	2.2	2.4	1.0	2.6	3.0	1 6	4.6	2.1	19.2	3.8	.....
Eau Claire	9	45.5	16.2	1.7	1.5	1.1	1.6	1.4	2.3	11.5	1.5	15.3	.4	.....
Fond du Lac	11	38.6	8.2	2.4	2.2	1.5	2.7	3.6	1.9	10.9	2.6	18.6	6.8	.....
Wausau	25	40.7	14.4	2.3	4.2	1.5	1.7	3.4	1.8	9.4	1.6	10.8	8.2	.....
*Average	176	44.4	13.2	2.0	2.6	1.6	2.1	3.3	2.0	7.3	2.2	12.9	6.4	.....

* Average calculated from the 176 individual reports.

TABLE No. 7—MARRIED MEN TEACHERS. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining Home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee.....	40	$959.08	$284.00	$42.13	$38.45	$35.07	$30.60	$90.95	$47.62	$120.55	$42.00	$247.23	$41.82	$1,979.50	$3,686	$1,060
Racine	8	987.63	307.13	55.38	43.75	16.25	34.00	93.13	35.63	76.25	38.75	481.25	95.12	2,264.25	2,530	1,521
Oshkosh	10	824.50	261.00	74.40	47.70	28.00	35.50	115.00	58.00	153.50	61.00	335.00	75.50	2,069.10	3,425	1,427
Sheboygan	10	723.60	192.50	58.00	35.00	20.40	16.30	83.50	40.00	117.70	22.50	307.50	14.20	1,636.20	2,105	946
Wausau.....	5	735.60	223.00	66.40	90.40	66.00	79.00	133.00	32.00	152.00	41.00	710.00	194.60	2,525.00	3,360	990
Average	73	$896.89	$266.67	$51.84	$43.38	$32.14	$33.00	$96.55	$45.62	$121.97	$41.51	$324.85	$58.90	$2,013.32	$3,680	$946

TABLE No. 8— MARRIED MEN TEACHERS. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining Home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Milwaukee..... ..	40	48.5	14.3	2.2	1.9	1.8	1.5	4.6	2 4	6.1	2.1	12.5	2 1
Racine	8	43.6	13.6	2 4	1.9	.8	1.5	4 1	1.6	3 4	1.7	21.2	4.2
Oshkosh.....	10	39.9	12.6	3.6	2.3	1.4	1.7	5.6	2.8	7.4	2.9	16.2	3.6
Sheboygan.....	10	44.5	11.8	3.5	2.1	1.3	1.0	5 .1	2.4	7.2	1.4	18.8	.9
Wausau.....	5	29.1	8 8	2.7	3.6	2.6	3.1	5.4	1.3	6 0	1.6	28.1	7.7
Average.....	73	44.6	13.2	2.6	2.1	1.6	1.6	4 8	2 3	6.1	2.1	16.1	2.9

TABLE No. 9—YOUNG MARRIED BUSINESS MEN. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee	31	$905.07	$310.00	$33.65	$11.29	$33 58	$45.19	$69.52	$45.45	$119.58	$50.48	$240.32	$28.55	$1,922.68	$3,690	$1,120
Sheboygan.....	7	700.14	127.00	36.71	24.71	24.42	12.14	40.71	31.85	85.30	42.14	278.60	26.42	1,430.14	2,058	600
Eau Claire.....	5	794.20	261.00	41.40	33.40	45.00	40.00	30.00	40.00	97.80	59.00	260.00	184,20	1,886.00	3,614	1,217
Fond du Lac	9	817.50	194.70	68.50	30.70	28.80	50.50	54.40	28.30	117.70	92.70	227.70	88.50	1,799.00	2,855	1,025
Average.....	52	$851.69	$260.71	$40.85	$26 48	$32.63	$41.17	$59.23	$40.13	$112.56	$57.50	$245.19	$53,30	$1,831.44	$3,690	$600

TABLE No. 10—YOUNG MARRIED BUSINESS MEN. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries,
Milwaukee.....	31	47.1	16.1	1 8	2 2	1 7	2 4	3 6	2.4	6.2	2.6	12.5	1.4
Sheboygan.	7	49.0	8 9	2 6	1.7	1.7	.9	2.8	2.2	5.9	2.9	19.5	1.9
Eau Claire.....	5	42.1	13.8	2.2	1.8	2.4	2.1	1.6	2.1	5.2	3.1	13.8	9.8
Fond du Lac	9	45.5	10.8	3.8	1.7	1.6	2.8	3.0	1.4	6.6	5.2	12.7	4.9
Average.....	52	46 5	14.2	2 2	2.0	1.8	2.3	3 2	2.2	6 2	3.1	13.3	3.0

TABLE No. 11.—SINGLE BUSINESS MEN. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

Cty.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee.....	29	$193.52	$177.69	$59.69	$35.38	$77.24	$62.14	$87.38	$31.72	$123.79	$44.62	$284.10	$102.67	$1,579.66	$3,577	$400
Racine.....	5	357.80	160.00	35.20	15.00	114.18	57.00	67.00	35.00	53.60	43.00	230.00	50.00	1,218.00	1,575	926
Sheboygan	7	246.00	120.00	28.57	29.00	23.14	16.60	49.30	13.71	56.40	21.71	171.40	30.43	806.20	1,150	555
Average.....	41	$434.71	$165.68	$51.39	$31.80	$72.59	$53.73	$78.39	$29.05	$103.73	$40.54	$258.27	$83.80	$1,403.68	$3,577	$400

TABLE No. 12.—SINGLE BUSINESS MEN. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Milwaukee	29	31.2	11.3	3.8	2.3	4.9	3.9	5.5	2.0	7.8	2.8	18.0	6.5
Racine.....	5	29.4	13.1	2.9	1.2	9.4	4.7	5.5	2.9	4.4	3.5	18.9	4.1
Sheboygan.....	7	30.5	14.9	3.5	3.6	2.9	2.1	6.1	1.7	7.0	2.7	21.3	3.7
Average..... ..	41	31 0	11.8	3.6	2.3	5.2	3.8	5.6	2.1	7.4	2.9	18.4	5.9

TABLE No. 13—SINGLE MEN TEACHERS. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee.....	11	$346.64	$116.82	$48.64	$20.91	$37.27	$34.09	$94.54	$22.27	$58.45	$32.27	$218.18	$31.37	$1,061.45	$1,350	$625
Superior.....	4	425.25	148.75	34.00	33.75	31.25	40.00	87.50	28.75	65.00	27.50	375.00	20.00	1,316.75	1,896	846
Eau Claire.....	4	266.00	108.75	27.00	31.25	35.00	22.50	102.50	28.75	51.50	8.75	262.50	42.25	986.75	1,205	715
Average.....	19	$346.21	$121.84	$41 .00	$25.79	$35.53	$32.89	$94.74	$25.00	$58.37	$26.32	$260.53	$31.25	$1,099.47	$1,350	625

TABLE No. 14—SINGLE MEN TEACHERS. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expenses of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Milwaukee.....	11	32.7	11.0	4.6	2.0	3.5	3.2	8.9	2.1	5.6	3.0	20.6	2 8
Superior	4	32 3	11.3	2.6	2.6	2.4	3.0	6.6	2.2	4.9	2.1	28.5	1.5
Eau Claire.....	4	26.9	11.0	2.7	3.2	3.6	2.3	10.4	2.9	5.2	.9	26 6	4.9
Average.....	19	31.5	11.1	3 7	2.4	3.2	3.0	8.6	2.3	5.3	2.4	23.7	2.8

TABLE No. 15.—SINGLE BUSINESS WO MEN. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee.....	20	$398.05	$221.25	$27.89	$40.30	$24.50	$33.60	$57.20	$39.85	$46.50	$17.60	$192.50	$33.57	$1,134.15	$2,401	$445
Racine.....	17	292.41	227.35	24.35	34.71	25.47	35.53	72.35	22.88	10.65	21.29	171.47	14.35	952.82	1,300	601
Oshkosh.....	4	451.50	250.00	41.85	27.50	16.25	15.85	71.25	23.25	76.25	33.75	275.00	42.30	1,324.75	1,737	900
Sheboygan.....	5	199.40	174.40	17.00	28.20	15.00	11.60	40.00	13 60	40.00	10.00	123.00	11.00	683.20	905	463
Fond du Lac.....	4	352.50	165.00	60.00	43.75	26.20	53.70	62.50	25.00	56.20	31.26	150.00	18.45	1,044.50	1,261	700
Wausau.....	5	354.00	219.00	39.40	125.00	20.00	33.00	140.00	16.00	30.00	14.20	146.00	19.40	1,156.00	1,43[illegible]	797
Average.....	55	$343.91	$216.67	$30.20	$44.49	$23.05	$32.31	$69.27	$27.76	$36.20	$19.91	$178.72	$25.95	$1,046.44	$2,40[illegible]	$445

TABLE No. 16.—SINGLE BUSINESS WOMEN. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Milwaukee	20	35.1	19.6	2.5	3.6	2.2	2.9	5.0	3.5	4.1	1.5	17.1	2.9
Racine	17	30.6	23 9	2.6	3 6	2.7	3 7	7.6	2 4	1.1	2 2	18.0	1.6
Oshkosh	4	34.1	18.8	3.1	2.1	1.2	1 2	5.4	1.8	5.8	2.5	20.8	3.2
Sheboygan	5	29 2	25.5	2.5	4.1	2 2	1.7	5.9	2.0	5 8	1.5	18.0	1.6
Fond du Lac	4	33.7	15 8	5.7	4 2	2.5	5 2	6.0	2.4	5.4	3.0	14.4	1.7
Wausau	5	30.6	19 0	3.4	10.8	1.7	2.9	12.1	1.4	2.6	1.2	12.6	1.7
Average	55	32.9	20.7	2.9	4.2	2.2	3.1	6.6	2.6	3.5	1.9	17.1	2.3

TABLE No. 17.—WOMEN TEACHERS. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc	Carfare and travel not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Milwaukee.....	279	$336.25	$215.18	$32.68	$32.35	$24.99	$33.13	$86.47	$28.95	$40.70	$29.28	$199.33	$32.82	$1,092.13	$2,035	$500
Superior	70	309.63	212.80	34.77	29.14	19.60	39.30	89.57	27.71	32.54	26.10	212.87	36.41	1,070.44	1,900	522
Racine.....	71	270.93	193.46	28125	30.37	14.55	17.58	75.77	18.11	16.27	21.27	174.30	43.11	903.97	1,325	549
La Crosse.....	81	259.84	161.25	20.77	20.72	12.74	21.33	55.74	17.10	25.89	13.71	120.92	27.72	757.75	1,134	470
Oshkosh.....	29	244.55	180.55	26.85	31.80	11.82	18.00	42.07	16.86	21.96	13.58	150.00	40.54	796.58	1,221	506
Sheboygan.....	58	223.43	160.85	28.10	17.73	14.03	20.60	55.17	16.74	18.40	16.94	182.60	27.61	782.20	1,000	423
Eau Claire.....	61	242.31	179.13	24.21	22.49	14.26	15.64	68.08	21.45	31.12	16.41	138.44	12.57	786.14	1,275	395
Fond du Lac.....	54	301.05	170.98	30.24	25.96	16.31	12.94	67.77	20.74	31.00	20.65	179.16	22.11	898.91	1,391	560
Wausau	17	328.23	218.52	58.94	80.24	39.41	36.47	142.64	24.12	54.23	60 29	280.59	68.67	1,342.35	2,709	655
Average.....	720	$295.07	$194.67	$31.61	$29.15	$23.59	$26.33	$76.29	$23.59	$32.06	$23.79	$180.09	$26.31	$962.55	$2,709	$395

TABLE No. 18—WOMEN TEACHERS. PER CENT. OF ITEMS TO TOTAL.

City.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Milwaukee	279	30.8	19.7	3.0	3.0	2.3	3.0	7.9	2.7	3.7	2.7	18.2	3.0
Superior	70	29.0	19.8	3.2	2.7	1.8	3.7	8.4	2.6	3.0	2 4	19 9	3.5
Racine	71	30.0	21.4	3.1	3.3	1.6	1.9	8.4	2.0	1.8	2.4	19.3	4.8
La Crosse	81	34.3	21.1	2.8	2.7	1.7	2.8	7.4	2.4	3.4	1.8	16.0	3.6
Oshkosh	29	30.6	22.6	3 4	4.0	1.5	2 3	5.1	2.2	2.7	1.7	18 8	5 1
Sheboygan	58	28.6	20.6	3.6	2.3	1.8	2.6	7.0	2.1	2.3	2.2	23.3	3.6
Eau Claire	61	30.8	22.8	3.1	2 9	1.8	2.0	8.7	2.7	3.9	2.1	17.6	1.6
Fond du Lac	54	33.5	19.0	3.4	2.9	1.8	1.4	7.5	2.3	3.5	2.3	19.9	2.5
Wausau	17	24.5	16.3	4.4	6.0	2 9	2.7	10.6	1.8	4.0	4.5	17.2	5.1
Average	720	30.7	20.2	3.3	3.0	2.5	2.7	7.9	2.5	3.3	2.5	18.7	2.7

TABLE 19.—CITIES AND TOWNS OF GROUP II.* ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

Class.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Business men (middle life)	56	$935.50	$274.55	$43.77	$50.36	$24.13	$50.36	$75.82	$36.73	$143.82	$56.52	$234.82	$69.21	$1,995.59	$6,150	$650
Married men teachers	32	789.47	272.66	53.75	50.22	20.09	33.19	95.16	39.53	154.38	37.81	289.56	45.50	1,881.31	6,260	688
Young married business men	20	698.75	222.25	34.10	41.50	29.75	27.00	47.00	57.00	116.30	22.75	300.25	51.10	1,627 75	2,638	765
Single business men	25	353.88	167.04	44.08	35.08	36.96	33.12	81.00	16.64	104.04	42.60	309.08	56.24	1,279.76	2,767	625
Single men teachers	12	299.58	105.25	58.33	18.92	37.92	54.58	82.42	18.58	40.42	19.75	241.67	33.33	1,010.75	1,550	444
Single business women	15	311.27	184.67	34.00	31.87	11.93	33.20	67.67	17.20	33.13	24.00	188.33	38.26	975.53	1,830	518
Women teachers	261	278.49	171.76	28.18	26.75	13.09	21.30	60.97	21.55	24.39	21.51	166.25	14.11	848.35	1,800	360

* See page 31.

TABLE No. 20.—CITIES AND TOWNS OF GROUP II.* PER CENT. OF ITEMS TO TOTAL.

Class.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Car fare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Business men (middle life).....	56	46.9	13.8	2 2	2.5	1.2	2.5	3.8	1.8	7.2	2.8	11.8	3 5
Married men teachers	32	42.0	14.5	2 9	2.7	1.1	1.7	5 0	2.1	8.2	2.0	15.4	2.4
Young married business men.....	20	42.9	13.7	2.1	2.5	1.8	1 7	3.5	1.7	7.1	1.4	18.4	3.2
Single business men	25	27.7	13.1	3.4	2.7	2.9	2.6	6.3	1.3	8.1	3 3	24.2	4.4
Single men teachers	12	29.6	10.4	5.8	1.9	3.8	5 4	8.2	1.8	4.0	1.9	23.9	3.3
Single business women	15	31.9	18.9	3.5	3.3	1.2	3.4	6.9	1.8	3.4	2.5	19.3	3.9
Women teachers ...	261	32 8	20.3	3.3	3.2	1.5	2.5	7.2	2.5	2.9	2.5	19.6	1.7

* See page 31.

TABLE No. 21.—NORMAL AND HIGH SCHOOL TEACHERS. ESTIMATES OF EXPENDITURES FOR ITEMS NAMED.

Class.	Number reporting.	Expense of maintaining home	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.	Total.	Maximum.	Minimum.
Normal, male	17	$353.35	$251.18	$72.65	$83 65	$33.82	$59.15	$114.71	$47.65	$256.06	$74.41	$111 71	$62 90	$2,424 24	$4,000	$1,427
High school, male..	7	573.86	153.57	52.14	25.86	28.57	42.86	100.00	27.86	115.00	23.43	314 29	44 27	1,507.71	2,440	742
Normal, female ...	32	321.56	221.25	44.63	49.84	20.16	42.66	112.03	24.75	101.31	28.44	241 41	65 05	1,273.09	2,000	914
High school, female	27	362.19	218.89	43.67	38.52	18.59	29.96	96.11	22.67	47.01	24.44	218 52	43 44	1,164.01	2,085	693

TABLE No. 22.—NORMAL AND HIGH SCHOOL TEACHERS. PER CENT. OF ITEMS TO TOTAL.

Class.	Number reporting.	Expense of maintaining home.	Clothing.	Books, newspapers, stationery.	Church and charity.	Concerts, amusements, etc.	Carfare and travel, not recreative.	Recreation, summer outing.	Health, medicine, dentist.	Insurance, life and property.	Hospitality, entertainment.	Sinking fund.	Sundries.
Normal, male.....	17	39.3	10.4	3.0	3.4	1 4	2.4	4.7	2 0	10.6	3.1	17.1	2.6
High school, male .	7	38.1	10.4	3.5	1.7	1.9	2.8	6.6	1.9	7.6	1.8	20.8	2.9
Normal, female.....	32	25.3	17 4	3.5	3.9	1.6	3.4	8.8	1.9	7.9	2.2	19.0	5.1
High school, female	27	31 1	18.8	3.7	3.3	1.6	2.6	8.3	2.0	4.6	2.1	18.8	3.7

The data collected from the papers in the second group are shown in Tables 19 and 20, Table 19 giving the average estimates per item and Table 20 giving the per cent. of each item to the whole cost.

BRIEF ANALYSIS OF THE TABLES.

Perhaps the most impressive fact about these tables is to be found in the conservative character of the estimates made. There were many who predicted that the data collected would not be valuable because the estimates would be wild and erratic and hence unreliable for inference or deduction. Not only do the tables completely disprove these predictions, but the comparative relationship of the several items for the different classes of people reporting show that inevitable economic laws were at work in determining the general character of the facts presented. It will be impossible here to note fully the interesting, or noteworthy facts and conclusions deducible from the data, but attention will be called to a few of them.

The highest estimated cost of living is found among married business men in middle life, married men teachers coming as a close second, and young married business men giving the third highest estimates. These facts will be all the more striking if we note that the married men teachers include both the young married men and those in middle life, and that if we average both classes of business men in one table we shall have practically the same estimated cost of living from both business men and teachers.

Single business men place a higher estimate on the cost of living than do single men teachers by about thirty per cent. Single business women also place a higher estimate on the cost of living than do single women teachers by about ten per cent. Are we to suppose that the inducements to enter the teaching profession are for women about ten per cent. greater than for other occupations relatively to the number demanded in the different occupations? If so, why? This comparison seems especially significant in view of the fact that the cost of fitting for the work of teaching is much greater both in time and

money than in any of the occupations with which comparison is made. With regard to single men teachers it may be noted that they will undoubtedly average considerably younger than single business men, and, too, the single man teacher is generally one who has recently come from the college or school of his preparation and who has lived with an economy not usually practiced by the youngest business men.

Turning now to the different items of expenditure, some very interesting observations are easily made. It will be easier to compare the facts noted from the tables of per cents., or from Table 4 which gives the per cents. for all classes.

Cost of Maintaining the Home.—For the six groups of married men shown in Table 4, the cost of maintaining the home is estimated at about 45 per cent. of the total cost of living. If we assume that the cost of the few items coming under the head of sundries amounts to about 5 per cent., there remains about 50 per cent. for all the other items named on the blank, after the head of the family has provided for the home expenses. With the groups of unmarried people, the cost of a home does not vary much from 30 per cent. of the total cost of living, and since single women have placed the lowest estimate on the cost of living it follows that they estimate the cost of a home lower than any other class of people, not excepting the single men, but the difference between the single men's and the single women's estimates is slight.

Cost of Clothing.—For the married men, the item "Clothing" includes the clothing expense for the whole family so far as reported. It should be stated, however, that the reports were nearly all defective in this regard in that the number of children for whom clothing was estimated was not stated in most cases in the appropriate blank. The best judgment we could make was that about one child on the average was reported to the family. That is, the item covers the estimated cost of clothing for two adults and one child. This item for families varies from 13.2 to 14.5 per cent. of the family income, the average from the different cities as seen differing from $127, shown in Table 9 to $355, shown in Table 5. From these tables, the average cost of clothing as estimated for all the classes of families is about $280. As the individual estimates run, this would be divided into three parts about as follows: $100 for

the wife, $100 for the husband, and $80 for the child. Comparing these estimates with those of the single men and women, shows a marked difference between the two classes. The estimates for single men and women are nearly double those of families per individual.

The highest estimates for clothing among the unmarried people show that single women demand considerable more for clothing than men, the average of all classes of single women reporting being about $205 and for the single men about $143. The estimate averages about 35 per cent. higher for single business men than for single men teachers, and about 12 per cent. higher for single business women than for women teachers. Table 4 shows that single business women in the larger towns and cities spend a larger per cent. of their income for clothing than any other class of people. This amounts to 20.7 per cent. Women teachers in the same cities place the figure at 20.2 per cent. on the average. Single men teachers present the minimum per cent. in their estimates averaging 11.1 per cent.

Books, Magazines, Papers, and Stationery.—It is interesting to note that single men teachers in the smaller towns estimate the largest per cent. expenditure for this item from their incomes of any of the fourteen classes named in Table 4. Married business men make the lowest per cent. estimate. Absolutely, however, the men with families spend more for books and papers than any other class of people. The per cent. appears smaller simply from the fact that the total estimated cost of living is so much greater. On the whole, teachers of all classes spend more for books, magazines, and papers than other corresponding classes, and the difference is persistent though not great.

Church and Charity.—Women easily lead all other classes in the per cent. of expenditure under this item. Table 4 shows per cents, as estimated by the different classes of women, ranging from 3 to 4.2 per cent. A close examination of the table will reveal the fact that young women in the cities attend to their church relationships and contribute to church support. But the same table shows the opposite for the young men, especially for the young men who are away from home. It is interesting to note, however, that the young men in the country towns place a higher estimate for this item.

Concerts, Amusements.—Single business men in the larger towns and cities demand most in this line. Single men teachers come next. Women teachers in the cities make the third highest per cent. estimate, and single business women follow in the fourth place with a close 2.2 per cent.

Carfare and Travel (not recreative).—A glance at this column in Table 4 shows a preponderance of expenditure under this item among all classes of single men and women as compared with the married men. It seems difficult to account for the highest estimate per cent. (5.4,) among the single men teachers in the smaller towns, but much easier to explain the next highest per cent. among the single business men of the larger towns.

Recreation and Summer Outing.—An examination of the estimates given under this item shows the enormous sums spent yearly for "summer vacation," and that by all classes. The largest relative expenditures are by the unmarried people, and among these the single men and women teachers give the highest per cents. These range from 7.2 per cent. among women teachers in the smaller towns to 8.6 per cent. among single men teachers in the larger towns. Single business women in the smaller towns seem to demand the expenditure of a larger per cent. of their incomes than the same class of women in the cities; the same is true of the single business men in the two classes.

Health, Medicine, Dentist.—It is interesting to note the relatively high per cent. of expenditure under this item among all classes of teachers. A teacher of many years' experience was asked why this is so. She replied that she believed it to be due to the fact that teachers as a class are under closer requirements as regards their time than most people and so feel it necessary to seek prompt professional assistance in case of any defect of body or health, whereas other people who are not under such close exactions may "let up" a little till the clouds roll by. The highest per cents. are among the single women, but the highest estimates of all in per cent. are in the class of single business women. See Table 4. This is undoubtedly due in no small degree to the heavy strain of the exacting duties of business and teaching on the weaker constitutions of women.

Insurance and Sinking Fund.—The data presented in Table 4 seem to indicate that about six per cent. of the total income

of the people who are doing the world's work should be laid aside for insurance according to the general concensus of opinion. The estimated amount for sinking fund runs about 18 per cent. on the average. The per cents. for insurance run highest among the married men and classes of older people, but the per cents. for the sinking fund run higher among the classes of younger people. Is this because the ambitions of the younger people demand that their means be in immediately available form, while the conservatism of greater years finds greater satisfaction and safety in the more definite propositions of organizations that are tried and true?

So far as teachers are concerned, these figures show that teachers as a class are not unlike other classes of people in their demands for the means to good living. The facts presented seem to prove conclusively that teachers generally are even more conservative than other classes so far as there is any difference. Not only are the estimates relatively conservative, but independently considered the estimates are very reasonable. With a period of from four to eight years needed in expensive preparation for the work of teaching, with no income to aid in meeting the heavy expense of this long period, and with almost every other occupation offering strong inducements in the way of short hours and better pay and that without delay or extra expense, it needs no prophetic vision to see that the remuneration of teachers must advance in a very marked degree if we are to keep the ranks filled with suitable material for the future.

WHAT SHOULD THE REMUNERATION OF TEACHERS BE?

Some light may be thrown on the question of what teachers' wages should be by reference to standards in other states. We have not found it possible within the limits of our time to make an exhaustive study of the conditions in other states. But we shall here set down the facts briefly in regard to the state of New Jersey.

New Jersey has a statutory act fixing the salaries of teachers in the city and graded schools of that state. The law is not obligatory, but becomes operative only by local adoption. The law is very interesting in this connection from two different points of view. In the first place the limits fixed by the

New Jersey law show what the law makers of that state consider a suitable minimum salary limit.

The regular grade teachers from the grammar grade down, inclusive, are to receive a salary of $408 for the first year and an annual increase each year of successful service up to twelve years, when they are to receive a minimum salary of $936 per year. I wish to call special attention to the remarkable conformity of the salary needed as estimated by the teachers of this state with those fixed for a minumum by the New Jersey legislature. The principals of these graded schools according to the New Jersey law are to begin on a salary of $1,800, which is to increase annually $100 for the next seven years, after which the minimum limit for such principals is to be $2,500.

For high school teachers, the law fixes a minimum of $1,500 for men and $700 for women for the first year, with an annual increase of $100 up to a minimum of $2,400 for men and $1,200 for women.

High school principals begin with $2,500 and increase to $3,000 for the minimum salary.

The law is elaborately worked out for all classes of teachers; but these examples will suffice to show the general tenor and spirit of the law, and its exact letter for the items specified.

The second interesting fact about these provisions of the New Jersey law is the fact that, although the law is subject to local adoption, it is still possible for the New Jersey State Superintendent to write the following words with reference to the salary question in that state. I quote from a letter from this official under date of November 16, 1903.

With reference to the question which I had asked him as to whether that state had a compulsory minimum salary law, he says: "We believe that in the cities and large towns it is unnecessary, for the reason that the demand in such places for professionally trained teachers has increased to such an extent and the supply is so limited that the salaries are being increased, and *in most cases are now in excess of any minimum which could be established by law.*"

He states that such a law would in his opinion work to the detriment of the rural schools in that those communities would tend to fall back upon the level fixed by law. His letter shows that considerable work has been done in that state to agitate the

public mind on the question of teachers' wages, and he adds that there has been a gradual increase in wages and that "the best results will be secured by urging upon the districts the necessity of securing thoroughly equipped teachers."

I have already called attention to the remarkable conformity of the estimates made by our Wisconsin teachers with the limits set by the New Jersey statutes. It will be interesting to see these figures placed side by side.

	Grade teachers.	High School Teachers and School Principals	
		Male.	Female.
New Jersey law	$936	$2,400 to $3,000	$1,200
Wisconsin estimates	962	1,099 to 2,013	1,164

It is probably pretty well known that Wisconsin ranks low in the scale of literacy among the states of the union, and that illiteracy is on the increase in this state. Whatever may be the reasonable causes for this condition, one thing seems certain, the schools of the state are practically the only force that can be relied on to change such a lamentable condition. But the schools are not adequately improving; the grade of the teachers is not improving as it should; the percentage of children attending school is not increasing with the population; the inducements to better qualified and more experienced teachers to take up the work of teaching are actually retrograding; none of these forces is moving in the right direction to make better schools and a higher type of civilization.

IN CONCLUSION.

It will be conceded that as wages rise, a time must come when the increase in the efficiency of the teachers can not be commensurate with the increase in pay. Somewhere between the level of low wages and the salary that yields no adequate returns for any stated increase, lies the level at which the public must place its scale of remuneration in order to secure the service that meets its needs with greatest efficiency. It is far more to the

interest of the public than it ever can be to the teacher as such to know where this level is.

It is commonly admitted by all who are acquainted with the facts that teachers in large numbers are simply making the work a stepping stone to *something better*. In about two hundred replies from teachers in three different counties, it was a noticeable fact that the young teachers who were in the first year's experience largely stated that they hoped to make teaching a life profession, while teachers of several years' experience generally stated that they did not expect to follow teaching as a profession.

There are over 20,000 persons in the prisons, jails, reformatories, reform schools, poorhouses, and other similar institutions of this state at the present time. There are 800,000 boys and young men in this state today and from their ranks will come other 20.000 criminals and paupers to fill the places of those now on the list. To care for these lawless and indigent classes we are paying annually from the state treasury $1,800,000. If such a sum as this were to be turned into the school budget of the state, it would raise the salary of every teacher in the state to more than $1,700 a year, or it would enable the state to pay its teachers nearly four times their present wages. Half of this sum would call to the educational forces of the state the best teachers in the country and place at the head of every school such talent and masterly ability as to change the whole tenor of educational interests in the state.

Last Christmas over two hundred million dollars were spent for Christmas presents in this country and no one will be found to say that it was foolishly spent nor that it should be otherwise, but this sum or an equal sum added to the school budget would more than double the salary of every teacher in the United States.

The only people who claim that we can not afford better schools are those who do not take the pains to understand the situation. Financially the American people could duplicate every school building, and renew the equipment of every school in the country within the next twelve months, and scarcely realize the fact in the family budget for the coming years.

Let every teacher in the state, then, seek to coöperate with the people for the substantial improvement of their schools, to

create a public sentiment that shall react for better schools, better teachers, and better pay for better teachers. Let the watchword be—

THE BEST SCHOOLS FOR WISCONSIN AND THE BEST TEACHERS FOR THESE SCHOOLS—GOOD PAY FOR GOOD TEACHERS AND NO PAY AT ALL FOR POOR ONES.

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